

Based on Federal Bankruptcy Rule 3002.1, this Fee is Recoverable Only if a Post Petition Fee Notice has been filed with the court within 180-days after the fee was incurred. This Fee has been coded as Non-Recoverable contingent upon a Filed Post Petition Fee Notice. If a Post Petition Fee Notice is not filed this amount is not recoverable.

KML LAW GROUP, P.C.
THE BNY INDEPENDENCE CENTER
701 MARKET STREET SUITE- 5000
PHILADELPHIA, PA 19106
www.kmlawgroup.com

January 26, 2021

Brad J. Sadek Esq.
1315 Walnut Street
Suite 502
Philadelphia, PA 19107

RE: **NOTICE OF DEFAULT UNDER COURT APPROVED STIPULATION**
FREEDOM MORTGAGE CORPORATION vs. Kairi E. Gould
Case No. 18-18076 amc
Last 4 Digits of Loan No. 7141

Dear Sir or Madam:

Please be advised that your client is in default under the terms of the Stipulation that was approved by the Bankruptcy Court. Under the terms of the Stipulation, your client must cure the default within ten (10) days of this Notice. The amount in default is itemized as follows and set forth in the attached payment history;

- Regular mortgage payments for the month of November 2020 in the amount of \$1,581.76 per month and for the months of December 2020 through January 2021 in the amount of \$1,357.28 per month;

The total due is \$4,296.32 and must be received on or before February 5, 2021.

- The monthly payment for February 2021 is/will be due on the 1st day of the month and is not included in the figure listed above.

NOTICE TO BORROWER: Please call **your attorney** with any questions. We are **not permitted** under the Rules of Professional Responsibility to speak with you directly.

Only **certified funds, money order, or a check from an attorney trust account will be accepted to cure the default.** Cash or personal checks will not be accepted. If you have proof that payments were made, fax that proof to our office at **215-825-6406**. If payment is not made, we will file a Certification with the Court and request relief from the Bankruptcy stay.

KML Law Group, P.C.
/s/ Rebecca A. Solarz Esquire
Rebecca A. Solarz Esquire
KML Law Group P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
215-825-6327

cc: Kairi E. Gould